

Certificate Number: 15111-PAW-DE-033532813

Bankruptcy Case Number: 19-23480



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 9, 2019, at 10:45 o'clock PM EDT, Judith A. Harmon completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 9, 2019 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education